

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Toyota Motor Credit Corporation

In Re:

Andrea C. Smith,

Debtors.



Order Filed on March 14, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 15-29631 KCF

Adv. No.:

Hearing Date: 11/8/2017 @ 9:00 a.m..

Judge: Kathryn C. Ferguson

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: March 14, 2018


Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

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Debtor: Andrea C. Smith

Case No: 15-29631 KCF

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation, Denise Carlon appearing, upon a certification of default as to a 2010 LEXUS RX350 , VIN:2T2BK1BA8AC059394, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Eric Clayman, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 20, 2018, Debtors are due for the payments due December 2017 through February 2018 for a total default of \$1,399.84, less suspense \$344.68 (3 @ 514.84, \$200.00 for attorney's fees and costs, less suspense \$344.68,); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$1,399.84 will be paid over six months by Debtors, in addition to the regular installment payment, remitting \$233.00 per month for five months and \$234.84 for one month, which additional payments shall begin on March 1, 2018 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular installment payments are to resume March 19, 2018, directly to Secured Creditor outside of the plan; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the regular monthly installment payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.